

- a) an internal data network for coupling to an external data network;
 - b) at least one first server coupled to the internal data network, said first server including a message queue and a router/filter;
 - c) at least one second server coupled to the internal data network and adapted to communicate with a third network type;
 - d) at least one database server coupled to the internal data network.
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- 2. (New) The system as in claim 1, wherein said external data network is a packet switched network.
- 3. (New) The system as in claim 1, wherein said third network type is a circuit switched network.
- 4. (New) The system as in claim 1, wherein said first server transfers messages containing at least one of text data, audio data, video data, and bitmap data.
- 5. (New) The system as in claim 4, wherein said first server first verifies that said messages are from or to a customer using information in said database server.
- 6. (New) The system as in claim 5, wherein said message queue receives messages that are broken into fragments.
- 7. (New) The system as in claim 6, wherein said router/filter handles at least one of call routing, billing, prioritization, and filtering of said messages.

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8. (New) The system as in claim 1, wherein said second server dials a destination fax number and sends a fax.
9. (New) The system as in claim 1, wherein said second server dials a paging terminal or delivers a notification message through a paging gateway.
10. (New) The system as in claim 1, wherein said message queue receives a detailed receipt and optionally an error log.
11. (New) The system as in claim 10, wherein said router/filter receives said error log and processes said error log for interfacing with a billing system for customer account updates.
12. (New) A method comprising:
receiving a message and forwarding said message to a message queue;
polling said message queue at least once for pending message requests;
determining message type from said message once a message request is discovered;
validating a customer identity;
checking rates of available resources to determine a least cost resource; and
delivering said message to a customer using said determined least cost resource.
13. (New) The method as in claim 12, further comprising:
obtaining currency information for said customer;
filtering said message for pager notification; and
checking for available resources to deliver said message.

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14. (New) The method as in claim 12, further comprising:
composing a response/receipt once said message is delivered; and
delivering said response/receipt to a sender.
